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CONSUMER BULLETIN: May 5, 2003

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HOME REPAIR SCAMS: TIPS FOR CONSUMERS

Licensed, bonded professionals are the best bet

After a major disaster like a tornado, many victims need immediate help to repair damage and secure their property to avoid further loss. That's when it's important to understand how to best secure qualified home repair services, and to know the earmarks of a home repair scam artist.

In Tennessee, anyone doing home repair or improvement work with an estimated value of more than \$20,000 must be licensed as a contractor in order to do business.

Here are some tips for hiring a qualified contractor:

1. Make sure the person is a licensed contractor. Write down the license number and then check it by calling the state's Contractor Licensing Board at 1-800-544-7693 or by checking our database at <http://www.state.tn.us/cgi-bin/commerce/roster2.pl>
2. Get recommendations from friends and neighbors, check any references given to you by a prospective contractor.
3. Make sure the company is insured to cover workers compensation, damage and general liability.
4. Get a written contract for all work, that includes specific details of the work to be done, materials used and cleanup to be done afterward. It should include a completion date and a payment schedule.
5. Never pay the entire cost of work up front, and never sign an insurance check over to a contractor before the work is complete.
6. Check to see if any complaints have been filed against the contractor with the Division of Consumer Affairs, by calling 1-800-342-8385 or by

checking our website at
<http://www.state.tn.us/consumer/bewareindex.html>.

7. To file a complaint against a licensed contractor, visit the Contractor Licensing Board's website at <http://www.state.tn.us/commerce/pdf/compform.pdf>. The board can take regulatory action against a licensed contractor, but cannot mediate the dispute or help you get your money back.
8. To file a complaint against any business that has committed an unfair or deceptive act, contact the Division of Consumer Affairs website at <http://www.state.tn.us/consumer/ccp.html> or call 1-800-342-8385.

Here are some examples of what to AVOID:

1. A person going door-to-door selling their services.
2. A person who offers services for a short time only – in order to force you into a quick, unresearched decision. A typical approach is: “I’m just in this neighborhood today and just finished a job somewhere else and I’ve got some leftover materials.”
3. Unmarked trucks or vans, refusal or reluctance to set down complete and specific contract terms in writing.
4. Lack of a permanent and verifiable name, address and phone number of the business.
5. Pressure to pay for more than half of the cost up front.